# CLARKSON'S NO CHECKS THE REAL FINANCIAL PRIVACY METHOD

BY DR. ROBERT B. CLARKSON

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ABOUT THE AUTHOR

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Dr. Clarkson was educated at Clemson University where he graduated in 1969 in Economics and the University of South Carolina where he graduated in 1974 with a Juris Doctor Degree.

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No Checks is the author's first book, but his lectures are available on 90-minute cassette tapes: (1) "Tax Audit Procedure" with Dr. George Arlen & Ed Lowery; (2) "Patriot Protection" (3) "Criminal Tax Law", and (4) "Judgment Proofing - How To Protect Your Assets", \$10 each from Patriot Bookstore, PO Box 17001, Greenville, South Carolina 29606.

No Checks is an expansion of Clarkson's Law Course # 1, an insert to the Jan. 80 issue of The Cannon. For sample copy of The Cannon, send \$5.00 to: The Patriot Cannon, 515 Concord Avenue, Anderson, SC 29621 (803-225-3061).

The author is now preparing several books on the subjects listed above, now available only on tape and in the Law Course. For a list of other Clarkson materials, contact the author.

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## CLARKSON'S NO CHECKS REAL BANKING PRIVACY

No checks means no checks. In no circumstances has a check, the epitomy of the strangulation of third party records in our society, ever helped a protection-minded taxpayer. When you join our movement to save our blessed country from the current path of certain destruction, you must change your business procedures and change your life-style somewhat. This alteration cannot be avoided.

Banking privacy is only achieved by not having a banking account. The most effective step in a taxpayers protection procedure is closing his bank accounts. This should be your first effort.

1. In the old "fellow traveler" system, you needed to maintain records to prove deductions and expenses if you were audited on your income tax returns (this is a widely mistaken fallacy), to manage one's own affairs and to pay bills through mail, etc. However, better, easier methods exist plus checks and other third party records are accessible to hundreds of people, including federal agents.

#### SEPARATE YOURSELF

 To separate yourself from the banking system, you must close all accounts at bank and S&L Assns. We have noticed over the years that taxpayers who maintain any checking account, will eventually use it more and more. Incidentally, some S&L Assn's are now refusing to let depositors move their funds to other saving institutions with higher interest rates. If you have a S&L or bank savings account, read the instructions on the first page of the account book and you will discover that the banks have the right to delay your withdrawals. You are taking a chance of losing your hard earned savings.

#### DEAL IN CASH

3. You must deal in cash and recycled checks (explained below). If you have any savings or cash that you do not wish to leave around without interest, purchase a little gold or silver at your next regular patriot meeting. Gold and silver hold their value very well, have appreciated tremendously lately, and if in bullion coin form, are very liquid.

If you attend regular patriot meetings (if not, you **should start)** you will find other people who are interested in changing worthless greenies for hard currency. For more information, call R. Clarkson at 803-225-3061.

#### WITHDRAW

4. Temporarily, let us be reasonable, not smart. Most people are too engaged to the checks and balancing act to withdraw overnight. But, anyone can start now. You can begin paying cash for groceries, clothing and everyday purchases. Anyone can slow down the amount of checks written and use them only for utility payments, mail order purchases, etc. Incidentally, if you have a checking account and purchase packets or books from well known patriots, by all means, do not write a check to them.

Even though Patriot leaders do not have checking accounts and will only recycle your check, your bank records are subject to seizure and relevations on your association with known patriots will not endear you to the persons who have seized the microfilms of your past checks.

- 5. Small businesses can start gradually using their petty cash fund on an expanded scale. Eventually, one will discover that the no check policy is easier, better and more businesslike, allowing one to save tremendous amounts of time (i.e. money) and remain just as legal, efficient.
- 6. THREE BASIC EXCHANGE MECHANISMS WITHOUT BANK CHECKS:
  - a. Recycled Checks:

Simply endorse your incoming checks over to your creditors to make payments.

For example, endorse your check from a debtor over to a third party payee by simply writing on the back of the check: "John Smith endorsed to the Duke Power Co." This means that Duke Power Co. must accept the check and deposit it to their account. Anyone else who sniches, steals or misappropriates this check will have difficulties negotiating it.

Even more simpler, but with some risk, you can mail the check to the third party by endorsing only your name on the back, i.e. "John Smith" without the "To Duke Power Co."

Recycling forms to aid you when you begin this method of paying third parties are in the appendex or are available in the Patriot Protection Packet published by the Carolina Patriots. Order now for \$50 from the Carolina Patriots, PO Box 17001, Greenville, SC or call R.B. Clarkson at 803-225-3061. Send \$1 & SASE for a few forms.

NOIE: This and other materials offered herein are subject to today's raging inflation. Therefore, expect unforeseen and unnoticed price increases.

Recycling incoming checks to pay your bills is much simplier than you can imagine. Try it.

#### Cash Payments:

In the last two decades, Americans have developed a reluctance to deal with recordless, spendable cash. The government has encouraged the banks to allow fee banking in other countries, bank customers pay a fee for each check, i.e. 25¢ per check which is the true cost to the bank for processing the same.

However, for 25¢ most people would deal in cash or money orders, instead of checks, i.e. Big Brother would not have the handle or threat on the populace. Anytime you have a confrontation with a federal or state agent, if you stand up for your rights, they will always slug out the subtle threat that further resistance on your part would force them to pocket summons your bank records. This is what Big Brother wants - an ax hanging over your head.

But you can remove this threat to your property this outrageous and continuous violation of your privacy, by one simple method: No checks.

If you are now writing checks for small daily purchases, halt. Pay cash whenever possible, especially for personal services and repairs because small businessmen would also see the light and maybe join the cause. Carry cash with you and do not write checks for any purchase paid for at a time of picking up, as groceries or clothing.

If you are concerned about safety and carrying wads of cash, simply purchase money orders or travelers checks and carry them unendorsed. So, if you need to make a sudden, unanticipated purchase, use the money order. If you find you are needlessly carrying them around, you can still use them for mail order purchases or paying bills.

#### THE BEGINNING

At first you will notice some difficulties in changing from checking account system to cash plan, however, this is to be expected but will soon disappear - give it a try.

For example, you may discover yourself without enough cash to purchase a desired commodity because you usually rely on your bank system.

This is only a temporary malady - you will soon learn to anticipate cash needs and then be prepared. Just takes time.

#### DISADVANTACES?

The expense of money orders is nothing compared to what the government is stealing from you. Actually, many earlier Patriots had to get out of banks and therefore <u>had</u> to buy gold and silver at \$90 and \$2 an ounce, respectively. Need I say anymore.

#### RECORDS

If you need to keep good and adequate records, use a spiral notebook with pendrawn lines for a cash disbursement journal, or purchase from any office supply store several types of ledger sheets, including specially designed cash disbursement journal for these operations.

Actually, the bank checkbook does have one use: the stubs from your checkbook or the checking account journal distributed free by the bank when you purchase checks can be used very handily as a cash disbursement journal. When you throw away your checks, retain the stubs or account book and use them as your cash disbursements journal.

Businessmen can begin paying employees or independent contractors in cash, but should have them sign or initial each receipt. Businessmen can pay for all deliveries in cash, which is encouraged by distributors anyway. The normal businessmen can convert all payments to cash much easier than he could possibly imagine, if he would just start.

Years ago, Dr. John Tate and other Patriot leaders came to my office in SC and informed me that I was to quit writing checks if I was going to be active in their movement. I thought these well intending and courageous gentlemen were joking. I said: "How can I run a law office without a checkbook"? They simply replied "Try It".

#### WRITE FEWER CHECKS

I began writing fewer and fewer checks for my personal accounts and discovered this was not only much more convenient, simple, but-much appreciated by the merchants. Then I recycled checks, money orders made to my law office and found that recycling worked better. My secretaries were delighted to be paid in cash, and merchants were even more so. I never had any problem recycling insurance company or checks from big businesses. Recycling is much easier than you think, if you will only start.

#### LEGALITIONS

Even though the IRS would love to outlaw cash payments, they can not and have not even though seem to claim such to many people. No law or IRS regulation whatsoever requires you to write checks. The enemy simply wants you to have some cype of record they can control-to control you better.

The enemy does have a law requiring businesses to maintain an undefined record system, but the style and extent of your record keeping is your decision. Your cash disbursements journal would be more than sufficient to meet your business requirements for records. As to their standards of record keeping - Do not worry - you do not have to let them see your records anyway. You can REFUSE to show or produce records to IRS. For more on protection of your personal or business propriertorship records, send \$15.00 for Marvin Cooley tapes or \$25 for Cooley Taxpayer's Rights Packet to Patriot Network, 515 Concord Ave., Anderson, SC 29621.

<u>Safety & Privacy</u>, The US Supreme Court has ruled dozens of times that your personal records, documents are your personal property and cannot be seized by any government agency. hundreds of federal court decisions highlight your rights to refuse to surrender your records to IRS or other predatory agencies. Complete details, citation and court cases in Cooley materials above.

In other words, the only way for IRS to discover your business records and your income is (1) voluntary surrender by you or (2) summons to a bank or other third-party recordkeeper, if

you have none, they collect NOTHING.

If you want to be a free man, remember, the basic principle: NO CHECKS.

#### c. Money Orders:

You can purchase money orders or bank checks very reasonable. Shop around for the best price. Stay away from Post Office or government money orders. Some financial institutions now make enough interest on the float, i.e. unredeemed period, that they issue certified funds free. We can expect more of this as use of money orders increase.

Remember, do not purchase money orders from the bank where you have an account or had one because the institution may associate the money order purchases with your cancelled checks. By all means, do not have any financial transactions with the bank where you have a checking account. Any third party record therein can be recalled by prying employees or the bureaucrats.

#### CASE HISTORY

V.M. reports when he closed out his checking account years ago he began purchasing a few money orders from local banks located close by for his business transactions. Recently, the government initiated summons enforcement against his banks and discovered that he had very little banking activity even though in a successful business. The Internal Robbery Squad then discovered that he was a heavy purchaser of cashiers checks. The enemy served a §7609 summons against all the banks in the area close to his business to discover his purchases of money orders.

However, the banks fought the summons in federal court claiming they maintained no indexing or records of money orders purchased by any person not a depositor and "to determine all cashiers checks purchased by V.M. would necessitate the inspection of over 90,000 cashiers checks . . . (which) are not computerized alphabetically, or any way segregated . . . that such inspection and determination would be depressive and burdensome to (the bank) and disruptive to its duties."

The financial institutions basically took the position that searching their records for purchases by a non-depositor would practically be impossible as it would cost a fortune and take years. Without a filing system, bank clerks would have to search through handreds of thousands of old records

at tremendous expense - because V.M. had no account at the banks.

However, had he maintained an account there, the banks would have kept a record, indexed and easily accessible to the computer. The Solution: Do not buy money orders where you had an account.

#### ALIASES

If you purchase a money order from a convenience store or bank, use another name - as George Washington or Benjamin Franklin. Even best, purchase them under the name of someone you do not like or a name of a liberal politician, as George McGovern. Then when the L.I.R.S. (Lying IRS) snoops through past bank microfilms of money orders, they will see again and again the same name and will investigate him also.

#### NO QUESTIONS

Most money order sellers will not ask the purchaser's identity, but if they do, just give an assumed name. By all means if tellers do not request identity, donot enter it upon money order, do not put it own yourself. This privacy has no effect on the transaction. Incidentally, savings and loans do have one usefulness - they often sell money orders. If you value privacy: NO CHECKS.

#### 7. THE DISADVANTAGES OF CHECKS:

#### a. Privacy:

None when you write checks. Anyone can gain access to your past checks which are microfilmed and stored in your bank. Anyone noseing through your old checks can tell more about you than your doctor and preacher. Your whole life, travels, purchases in our advanced society where we all depend on others for our daily bread, are revealed to those who have access to our bank checks.

Not only can most federal agents, but all state agents by a flip of a pocket summons can have access to your third party records at the federally regulated banks. Remember, state and local officials with such powers include school teachers'.

The bank bosses are absolutely terrified of the numerous federal agencies which regulate them through a crosspatch of varying and confusing regulations. The lower level bank officers could care less about your privacy - will not help or assist you at all.

Plus, the local folks who have friends and relatives working at the bank likewise have access to your most private affairs. Anyone within reach of a computer terminal can examine your 'confidential" records. Debt collectors for years have gained easy access to cancelled check files - and unlimited information.

#### b. Time:

Writing checks, making deposits and balancing your account takes time. Time is money, especially for small businessmen. You should quit writing checks, just to save time that you are wasting daily messing with all transactions on your checks and your checkstub. Do not waste time - deal in cash.

#### 8. FALSE, REPUTED ADVANTAGES OF BANK ACCOUNTS:

#### a. Records:

When a Patriot exercises his constitutional rights to refuse to give the government information on the confession sheet, older experienced patriots will tell the, "Now, you need to quit writing checks." But, newcomers scream and holler: "I need records". Someone else needs records also and they want records on you more than you think they do. But, you can keep records many ways besides checks.

When you make an expenditure, **es**pecially for your business, just request a receipt. Vendors routinely furnish receipts without extra trouble. Collect the receipts which you should be doing anyway, store them and if you like, keep them in some order.

Your receipts are your personal records, you do not have to reveal them or furnish them to anyone else, so the method or procedure you are using to keep your receipts is immaterial. You can store your receipts in the "square file" i.e. box where you place receipts in chronological order.

If you need full accurate records, and very few small businesses do, regardless of how much they lament, you can keep a journal everyday of your incoming and outgoing cash.

At the end of each day, just record your receipts coming and going just as if you were making entries on a checking account.

#### COLLECT RECEIPTS

When people pay you, give them a receipt; when you make payments, collect a receipt. At the end of the day or as you go along, just enter these into your cash journal. Result: plenty of records; plenty legal enough.

You can carry around with you a small spiral note pad, inside your old checkbook folder, and enter expenditures and payments promptly. Actually, this method involves much less paperwork than dealing with the messy old checks.

Incidentally, most Patriots are telling me that they need their checking account to substantiate deductions in case they are called in for an audit. This must be the greatest fallacy of all.

A check by itself is not legal proof of anything. If the check is to prove a deduction or business expense, you must produce the payee and the payor.

However, the goons at the tax agencies do allow normal taxpayers to use checks as proof of expenditures, as a "gift" which would never be extended to any of us. As Robert Muncaster says: We are at war! We must realize this and then forget about amnities and friendly help.

#### b. Easy Borrowing:

Many patriots tell me that they write checks in advance of expected deposits as a quick, simple and interest-free method of floating a loan. This type of borrowing is so dangerous and inherently illegal that the author will not discuss further. Further kiting checks no longer works due to new, speedy electronic check clearning houses.

#### c. Safety:

Many fine patriots are concerned about thieves and robbers, the two legged type with a mask over their face. Incidentally, the same persons so concerned are firm believers in the Second Amendment and their homes are arsenals of patriotism. Most of our homes are so crowded with firearms that we barely have storage space for gold and silver.

In any event, one big thief floats through our society, robbing the average American for 30-50% of his income on a regular schedule and is then using the money to finance the destruction of the finest country on earth.

If you worry about thieves, you must realize that you can not avoid the situation - but you pick your thief, and I hope you will pick the easy one, i.e. one which is vulnerable to a lecture on the Second Amendment.

#### BANK FAILURE

Further, if you have your money in the banks, you should be concerned about bank failure. The fractional reserve system

is not only an engine of fantastic profits for the bankers, but also an engine of destruction, a foundationless house of cards.

Incidentally, those early constitutionalists who had to close their bank accounts, also found freedom and prosperty in silver and gold. These right-wing crazed fanatics actually bought gold at \$50 an ounce and silver at \$1 an ounce. In the future when gold is selling for \$5,000 an ounce, we will remember that Clarkson said to close your accounts and buy gold at \$400-\$600 an ounce.

If you need a place to store your gold and silver bullion coins, store them in the Krugerrand Kannisters available from the Carolina Patriots, PO Box 17001, Greenville, SC 29606. Dr. Minickler is examining one in picture on last page. These containers are made out of indestructable PVC plastic plumbers-pipe, secured at one end with a permanently sealed cap; at the other with an easily openable screw top.

Place Krugerrand and silver in the kannister, then secret pipe and coins in hide-a-ways in your own home, as under the insulation in the attic, behind a wall switch plate, or numerous crevices in your house and in your furniture.

For more details, see 'Protecting Your Assets', Law Course #9 in Nov.-Dec. 80 issue of The Patriot Cannon (\$5.00).

If your house catches on fire, the bullion coins seldom melt, but will only be defaced slightly still retaining almost all of their value. A scorching house fire may melt together the coins, but bullion will still be countable, distinguishable and tradeable, often with no loss value. However, numismatic coins when defaced will lose some value.

Precious metals, secreted in your open house, guarded by your own 'M-14's" are by far the safest form of asset preservation out-performing the stock market and 5 1/2 bank interest.

#### d. Check Cashing:

Newcomers to the movement frequently bellyache about closing their checking accounts because they need a place to cash checks. Not so. Many simple alternate methods are not only available, but simple. Businessmen soon discover that they are doing more and more business with customers-patriots and therefore receiving fewer and fewer checks.

You can always cash a check at the bank where it was drawn with proper identification. Check cashing is much easier than you would imagine, but be sure to do so quickly.

For out-of-town checks, use the form in the appendex, also found in the Patriot Procedure Packet or send \$1 and SASE to Mr. Clarkson. The self-explanatory forms basically are sent to distant banks and request a simple transaction, i.e. transferring check from one of their accounts to their money order for a fee. Use for large checks; just recycle small ones.

If this is inconvenient, you can always make arrangements with the local grocery store or filling station to cash your checks. Since you are dealing with the corner grocer anyway, just make prior arrangements with him to serve as your check cashing spot, by agreeing to redeem all bad checks. If you do much business with him, he will be delighted to assist you. Maybe a reminder of the volume of your business will encourage cooperation on his part.

If you have a large number of incoming checks, just use different stores at different times. Pharmacists will always cash two-party checks for the doctors who send them business. If needed, you might pressure some businessmen to assist you.

You can also pay employees in second party thecks which they can in turn use to pay their bills. Noone seems to be angry about being paid, regardless of the medium. Now, stop and think, if someone is paying you money, do you object to how they do so?

#### NOT AT YOUR BANK

Just set up some regular method to have your checks cashed, deal in cash. Easier than you think.

\*\*\*\*\*\*DO NOT, UNDER ANY CIRCUMSTANCES WHATSOEVER CASH CHECKS AT THE BANK WHERE YOU DO BUSINESS, THIS IS A NO-NO\*\*\*\*\*\*\*\*\*

Do not cash checks at the bank where you have a checking account. Cashing is the same as **depositing**. Converting second party checks to spendable greenies at the bank where you have a checking account or had one is not private whatsoever. The bankers-federal reservist will index them - and avail them to your enemies.

If you do not have a buddy with a small store, you can make a cash security deposit, say \$100 which the storekeeper can apply to bounced checks.

#### 8. CASH THROUGH MAIL:

Even after I explain over the telephone to supposedly smart Patriots that they must not write checks, they will order by check my bank privacy packet.

Everybody is afraid of cash through mail - but those who do send cash through U.S. Mail with a few simple precautions seldom experience losses. Sending cash through the mail is safe, especially to small businesses.

While sending cash to large corporations, to utility payment departments may be unwise; however, you can safely pay local shops via cash through mail.

Incidentally, generally after a month of no banking, you will discover several convenient payment offices for your utilities, so you can pay cash - easily. More details on Clarkson tape: "Three Steps To Successful Tax Patriotism."

First, wrap FRN's in sheets of paper so noone examing the envelope could learn the contents therein. Secondly, D.W. suggests placing greenies in an envelope addressed back to yourself, then place that in a larger envelope. Thus, if main envelope splits open and money falls out, unless stolen, the small envelope with cash will be returned to you - postage due!

#### LEAVE THE PAPER TRAIL

You could send cash registered or certified mail, but this is too expensive, tells world that the letter is important, and is time-consuming, especially to the recipient who frequently must drive to Post Office to retrieve. Worst: This method leaves a paper trail!

#### 9. NO BANKS:

You must remove yourself from the banking system - all the way; no checking account and no loans!

The loan itself gives a few details, but the loan application is deadly - reveals as much as a 1040. The Fedgon makes banks collect tons of information from all borrowers, even bank stockholders, relatives of bank boss, etc. The reason for these requirements of the loan officers to demand more information than needed for banking reasons is obvious: CONTROL.

Incidentally, you should lessen reliance on all third-party record-keepers, including insurance companies, credit cards, etc. Remember, credit card slips not only furnish date, place and amount of your purchase, but also your purchases. No privacy there.

SUBSTITUTE METHODS FOR BANK CHECKING

10. When I began removing myself from the banking system, I used various intermediary devices. For example, I had my mother give me a large supply of signed checks and deposit slips. When I used one of her checks, I then deposited into her account the exact amount in cash. If you think your mother would trust you, try it.

#### BORROWING A BANK ACCOUNT

The Rev. Bruce Nedrow, who operates a Health Food Store in Greenville, S.C. "borrowed" a bank account for awhile as an intermediate step to a total "No Checks" life. Back then he felt the occasional necessity of checks to run his small business.

When a friend moved, Bruce had him sign a few books of blank checks, leave them with Bruce with an ample supply of deposit slips. Occasionally, not more than once or twice a month, Rev. Nedrow would fill in the pre-signed instrument and mail it to his creditor as he deposited the correct amount.

Now Bruce knows he does not need any bank account; that in and of itself, 'No Checks" is a better way of doing business. Also, should your enemy discover your devise, you would lose valuable procedural rights.

Occasionally, I would ask friends and relatives to write a check for a certain amount, then I would hand them equal cash. Saving them the inconvenience of traveling to the bank to cash their checks, everyone was more than happy to oblige me.

#### SPECIAL PENS

Like so many others on a temporary basis, I began using the copynot non-reproducing pens, the faint blue pens which are suppose to be micro-filmless. Since I was dealing with a reliable supplier, I was informed that they were not totally safe.

After I began using the light blue pens, the light blue checks, etc., I discovered that they were much less safe than I had originally thought. Except on unusual circumstances, using these pens is not recommended because they give a false sense of security.

In some cases, the imprint of the copy-not ballpoint pen is microfilmable. See "How To Beat A Bank Summons" Clarkson law course #4 in Apr. 80 issue of The Patriot Cannon and Part II in May 80 Cannon. In any event, your monthly bank statement contains deadly information if it falls into the hands of the wrong party.

The dark red checks are not microfilmable at all but most banks do not accept them. In some cases, most unusual ones, blue pens and red checks might be acceptable. In general, if you write checks, you are not a Patriot.

#### EXPERT SPEAKS

Jim Blackley, pen supplier, Liberty Graphics, PO Box 3614, Charlotte, NC 28203 reports: Generally, photographing light blue with black and white film is difficult without special development techniques. Banking institutions that microfilm otherwise photographable documents

are not likely to spend extra time and money to keep a current record.

However, to make your bank checks almost unphotographable, Blackley recommends that you use checks with pale blue background, as close as to the same color as the ink pen. Many banks now offer checks with light blue swiggly lines like this () which tend to minimize the contrast between the paper stock and the ink.

Do not use light colored ink or blue ink with checks with dark backgrounds because the ink may microfilm as white lines on a dark background and thereby be readible in reverse. When testing your various colored pens with your various colored checks, do not use an office copying machine, as many of them will reproduce that which a bank microfilm will not and vice versa.

The basic principle of microfilmless check writing must include insufficient contrast between the paper and the pen mark, so conventional black and white reproduction equipment can not distinguish, and the result is illegible.

The best procedures is not to have a checking account. Even microfilmless checks still lead to bank statements, applications, etc. If your bank will allow red checks, use also a dark pen. Use blue checks from Blackley or your bank with felt-tip light blue pens. Hard poing light blue pens might not pick up on a copy machine, but the imprint might on the banking machine. Even the light blue pens on light blue paper are less than 40% private. For optimum, only use light writing pressure.

At the time of this publication, The Patriot Network has a committee investigation of various means of alternative banking systems, of which several are in existence now. Detailed report to be published in The Cannon.

#### 11. Special Problems & Simple Solutions:

Large checks over \$10,000 should be negotiated in the following manner. As we all know, the government requires the minions in the banking system to retain records on cash deposit or withdrawals of over \$10,000. Obviously, no privacy here as the information will spotlight you.

Therefore, simply negotiate checks to you for over \$10,000 to cash for an amount under ten and money order for rest. For example, carry a \$15,000 check to bank drawn upon and have it exchanged for \$9,000 cash (less than the government paperwork requirement) and a \$6,000 money order. Then, take the money order to an adjacent bank and have it negotiated for cash. For even greater checks, i.e. \$50,000 this process can be repeated several times. Since banks seldom have that much cash on hand anyway, you may find this method almost mandatory.

#### NO CORPORATIONS EITHER

Many businessmen lament that checks made out to their corporations are impossible to cash. The solution is similar - desolve the corporation, switch to a "dba" "doing - business - as" or sole proprietorship.

For a temporary solution, endorse over to a friend, have him deposit in his account and withdraw cash, to return to you.

For unincorporated business, the problem is as bad if the business name is dissimilar to that of the proprietor, i.e. Acme Car Service rather than Tom Jones Car Service, so proprietor Tom Jones can easily negotiate.

In any event, small businessmen can always find a buddy who will serve as check cashing conduit. Just ask a round and lean or a trusted employee or independent contractor.

#### HOME CHURCHES

12. Even those taxpayers who have escaped the unconstitutional IRS system by forming a Church or trust, should not write checks. All privacy-loving Americans must leave the federal reserve banking system. Under no circumstances has any checks helped a protection-minded free citizen at any time.

Many of the home church organizations are assuring participants that their program is perfectly safe, a panecea. This guarantee is based upon the presumption that the government will obey the law. Edwin Lowery speaks of several "levels of security" and one should seek the highest level. In other words, do not write checks for your church.

- a. When you first establish your home church, you might need to open up a checking account to establish the same as an on-going organization. Thereafter use this account most sparingly, only for annual purchases of Bibles, etc. Some of the home church promoters tell their people to document all purchases for the church with a check. First, you do not need to document all purchases and secondally, this method of record keeping is foolish, unwise and dangerous. If you want to document an expenditure, just keep the receipt.
- b. Legal advisers of the home churches often tell the minister to purchase food, clothing and beverages in the name of the church by check. Then, to write in the lower left hand area of the check in the "for "one's various church purposes as "sacrament" for checks to the liquor store, "vestments" for purchases at sporting and clothing stores. You

are just asking for trouble by leaving a paper trail regardless of your protection procedure.

c. Actually, everyday mundane purchases by a church may put you in a bad light some day. In a trial of a Bishop of the Basic Bible Church who was peddling churches in Texas, the government introduced all of the minister's past checks and then showed that he followed the same pattern with the church, i.e. wrote the same checks to the same places, but now under the church name. The jury took a dim view of this method.

#### NO OBLIGATION

d. IRS has not yet pursuaded Congress to mandate that all church expenditures be by checks. Until they do, you have no such obligation - so you should not.

At the very least, if you have to and if you are employed, you might pay your utilities, house payments or rent via church checks. Other payments might be written out to cash and you can make some reference on the instrument to some type of church cash account or cash ledger. Then you can keep in the safety of your own home long, detailed, complicated elaborate books and records for your church records and expenditures - all which were in cash.

#### TRUST

e. Many trustmen do not understand why Clarkson and Arlen say all trust are bad; all trust are good. How the trust is constituted or formed is immaterial! The facts are simply: Those trusts without checking accounts work wonderfully - those that scatter 3rd party records around are doomed for failure.

#### 13. Summons Enforcement:

If you have status in your local community or potential for favorable publicity to the tax-rats, you then have "impact". If so, the tax-skunks want to examine your most personal and private records - and that includes checks, as they reveal the most information.

You may be hit with a **pocket** summons. You can beat that attack easily with the Cooley brief, available from Patriot bookstore, PO Box 17001, Greenville, SC 29606 for \$26.50.

Or, the taxrats may hit your banks with a §7609 summons. If so, call Rev. Clarkson pronto at 803-225-3061. You can beat a bank summons - it is just very hard. See 'Hard Work - How To Beat A Bank Summons'. Clarkson's Law Course #4 in Apr. 80 issue of The Patriot Cannon.

#### YOU MUST

- 14. You have to withdraw from the banking system. Each and every check or deposit slip is deadly and will sooner or later lead to trouble. You are playing with fire when you cooperate with the banks and you sooner or later are going to be burned. You are just going to have to quit abusing your privacy, so you might as well start now. No excuses, I have heard them all and not one of them is valid.
- 15. You need to begin preparing "Your Legal Foundation", according to George Meyers now. Send out the "Privacy Notices" (in Patriot Protection Packet or order separately for \$2.00) to all banks, S&L's and 3rd party recordkeepers. The notices, designed by Rev. Clarkson, have helped so many, even though not official government instruments.

As more and more Americans become concerned with their privacy as more banks, insurance companies receive these notices, the information storehouses will be more conscious of the responsibility and Clarkson's notices will be even more effective.

Additionally to leaving the paper trail, we must try to erase the old tracks, i.e. go to past third party record keepers and collect all paperwork, even work papers, etc. Details on how to extricate old records are explained in Dr. Clarkson's tape "Patriot Protection Procedure" for \$10.

#### 16. Excuses, Excuses:

When I tell non-filers and others who refuse to send hard-earned dollars to the socialist morans in Washington that they must  $\underline{\text{GET}}$  OUT OF BANKING, I hear thousands of excuses.

I have not yet heard one single valid reason to stay in Rockerfeller controlled IRS. Everybody can dream up an excuse, but eventually you will close your federal reserve privilege account, the only question is when. Then you will regret not doing so earlier.

#### YOU CAN RECYCLE

Hundreds of true patriots have pleaded: "Dr. Clarkson, I cannot recycle checks" or "Nobody accepts recycled checks. . ." At first, I was really dismayed, until I started asking "Have you tried it?"

Every single complainer has stated 'not started recycling yet." They had not even started. Save yourself a phone call. Try it. More details on laments in Clarkson's'"Three Steps to Successful Tax Patriotism for \$15, Patriot Bookstore.

NOTICE: The tapes and materials offered herein deal with rapidly changing subject and are updated frequently. The Bookstore reserves the right to make substitutions for your request at its total discretion.

#### 17. Jurisdictional

Incidentally, thousands of knowledgeable anti-statists have discovered if one has no bank account, no privilege from the Federal Reserve, they have no legal obligation to pay the Marxist income taxes.

If you do not voluntarily submit yourself to the jurisdiction of the Federal Reserve System through its collective arm - the bankers, you thus have not voluntarily submitted yourself to the jurisdiction of the collective arm, the IRS!

After all, as we all know, the Internal Robbery Squad was not created to raise money, for the vital function of government but to control Americans, through audits, spying, seizing bank records. The federal waste machine does not need the funds collected under Internal Revenue Code because the Central Banking System can print all the money needed.

18. Actually, if you do not write checks, the method of resistance to IRS tyranny is immaterial if you deal in cash, i.e. self-semployed as servicemen, plumbers, electricians, etc. you can just forget about IRS. No third party records, no taxes, no problems.

If you have no traceable source of income and no bank account, revenue will totally leave you alone. The solution to all problems: NO CHECKS.

19. More details on this vital subject are available in Clarkson's Tape Series, available from Dr. Clarkson or Rev. Jerry Young, PO Box 6032, Ft. Wayne, Ind. 46986, or call 219-44/-3/36. Send SASE now for list of tapes and materials.

For more information on 'No Checks", order the 'Patriot Protection Procedure' tape (\$10) and the "Three Steps to Successful Tax Patriotism" (\$15) from Patriot Bookstore, PO Box 17001, Greenville, SC 29606.

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- 20. All you need to know about:
  - A. PLUMBING . . . . .
    - WATER FLOWS DOWNHILL
  - B. ECONOMICS . . . .
    - NO SUCH THING AS A FREE LUNCH.
  - C. TAXPAYER PROTECTION . . .
    - NO CHECKS



#### KURGERRAND KANNISTERS

Dr. Gates Minickler, Special Assistant to Dr. Clarkson, demonstrates PVC pipe tubes, for use in hiding gold & silver coins. (See page 10)

#### WANT TO HELP YOUR COUNTRY

Then escape the stranglehold of the bankers. Clarkson's No Checks is your complete 'How-To' guide, with details on how to 'recycle'checks, run a business with a checking account!!

The Federal Reserve's massive inflation is destroying our currency, economy and country - the only solution is for American citizens to GET OUT OF BANKING.

Our founding fathers gave us a Constitution to protect our PRIVACY yet each and every time we write a check we surrender that God-given right. To protect your privacy, start a program of 'No Checks."

#### BANKING DANGER:

Read the fine print on the passbook of your savings account at bank or savings and loan association. Note that the bankers can refuse to allow to withdraw your own money!

The bankers can keep your money while the Federal Reserve inflation destroys your life savings.



The government will not hesitate to shut the bank doors and ration your money back to you at the rate they want.

(see page 2)